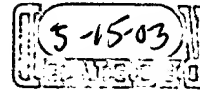


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IN THE CLAIMS (entire set of claims):

1. **(Original)** A method for accumulating charges for telecommunications services used during a calling card call placed by a cardholder using a calling-card, the method comprising the steps of:

receiving call detail information for a calling-card call, the calling card call using telecommunications services including telecommunications services other than connection of the calling-card call;

receiving services rate information for telecommunications services used during the calling-card call, the services rate information including information relating to specific calling plans subscribed to by the cardholder relating to connection of the calling-card call and relating to the telecommunications services other than connection of the calling-card call;

determining a charges accruing rate for a funds account associated with the calling-card call based on the received call detail information and the specific calling plan information for the connection of the calling-card call and the telecommunications services other than connection of the calling-card call;

accruing charges for the funds account at the determined charges accruing rate during the calling-card call, the accrued charges including charges for the connection of the calling-card call and the telecommunications services other than connection of the calling-card call.

2. **(Original)** The method according to claim 1, wherein the step of determining a charges accruing rate and the step of accruing charges for funds account both occur in real time.

3. **(Original)** The method according to claim 2, wherein the call detail information includes at least one of a user identification, a beginning time of the call, and a setup parameter of the call.

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4. (Original) The method according to claim 2, wherein the services rate information includes information about a calling plan to which a caller of the calling-card call subscribes.

5. (Original) The method according to claim 2, wherein services rate information includes at least one of long distance toll rate information and cellular-type service air time rate information.

6. (Original) The method according to claim 2, wherein services rate information includes telecommunications service rates for Internet provider services.

7. (Original) The method according to claim 2, wherein the calling card is billed periodically.

8. (Original) The method according to claim 2, wherein the calling card is a prepaid calling card.

9. (Original) The method according to claim 8, wherein the calling card is a virtual calling card.

10. (Original) The method according to claim 8, wherein the funds account is an available funds associated with the prepaid calling-card call,

wherein the step of determining a charges accruing rate includes the step of determining a depletion rate for the available funds account associated with the prepaid calling card based on the received call detail information and the services rate information, and

wherein the step of accruing charges includes the step of depleting the available funds account at the determined depletion rate during the calling-card call,

the method further comprising the step of validating the available funds account associated with the prepaid calling-card call before the step of receiving call information detail information for the prepaid calling-card call.

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11. **(Original)** The method according to claim 10, further comprising the step of notifying a caller of the prepaid calling-card call when a funds balance in the available funds account is less than a predetermined funds threshold amount.

12. **(Original)** The method according to claim 11, wherein the step of notifying the caller includes the step of generating an audio message for the caller.

13. **(Original)** The method according to claim 11, wherein the step of notifying the caller includes the step of sending an email message to the caller.

14. **(Original)** The method according to claim 11, wherein the step of notifying the caller includes the step of sending a facsimile message to the caller.

15. **(Original)** The method according to claim 11, further comprising the step of increasing the funds balance in the available funds account by a credit card transaction.

16. **(Original)** The method according to claim 11, further comprising the step of increasing the funds balance in the available funds account by an automatic funds transfer to the available funds account.

17. **(Original)** A system for accumulating charges for telecommunications services used during a calling card call placed by a cardholder using a calling-card, the system comprising:

a database storing billing rate information for predetermined telecommunications services, the billing rate information including information relating to specific calling plans subscribed to by the cardholder relating to connection of the calling-card call and relating to telecommunications services other than connection of the calling-card call;

a billing processor, coupled to the database, receiving call detail information for a calling-card call, the calling card call using telecommunications services including telecommunications services other than connection of the calling-card call, the billing

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processor determining a charges accruing rate of a funds account associated with the calling-card call based on the received call detail information and the specific calling plan information for the connection of the calling-card call and the telecommunications services other than connection of the calling-card call that are stored in the database, and accruing charges for the funds account at the determined charges accruing rate during the calling-card call, the accrued charges including charges for the connection of the calling-card call and the telecommunications services other than connection of the calling-card call.

18. (Original) The system according to claim 17, wherein the billing processor determines the charges accruing rate and accrues the charges for the funds account both in real time.

19. (Original) The system according to claim 18, wherein the call detail information includes at least one of a user identification, a beginning time of the call, and a setup parameter of the call.

20. (Original) The system according to claim 18, wherein the billing rate information stored in the database include service rate information for Internet telecommunications services.

21. (Original) The system according to claim 18, wherein the billing rate information stored in the database include a billing rate for a calling plan subscribed to by a caller of the calling-card call.

22. (Original) The system according to claim 18, wherein the billing rate information includes at least one of long distance toll rate information and cellular-type service air time rate information.

23. (Original) The system according to claim 22, wherein the calling card is billed periodically.

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24. (Original) The system according to claim 22, wherein the calling card is a prepaid calling card.

25. (Original) The system according to claim 24, wherein the calling card is a virtual calling card.

26. (Original) The system according to claim 24, wherein the funds account is an available funds account associated with the prepaid calling card,

wherein the billing processor determines a depletion rate for the available funds account associated with the prepaid calling card based on the received call detail information and the services rate information, and

wherein the billing processor depletes the available funds account at the determined depletion rate during the calling-card call,

the billing processor further validating the available funds account associated with the prepaid calling-card call before receiving call information detail information for the prepaid calling-card call.

27. (Original) The system according to claim 26, wherein the billing processor notifies a caller of the prepaid calling-card call when a funds balance in the available funds account is less than a predetermined funds threshold amount.

28. (Original) The system according to claim 27, wherein the billing processor notifies the caller by generating an audio message for the caller.

29. (Original) The system according to claim 27, wherein the billing processor notifies the caller by sending an email message to the caller.

30. (Original) The system according to claim 27, wherein the billing processor notifies the caller by sending a facsimile message to the caller.

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31. (Original) The system according to claim 27, wherein the billing processor increases the funds balance in the available funds account by a credit card transaction.

32. (Original) The system according to claim 27, wherein the billing processor increases the funds balance in the available funds account by an automatic funds transfer to the available funds account.

33. (Original) A method for accumulating charges for telecommunications services used during a calling card call placed by a cardholder using a calling-card, the method comprising the steps of:

recording call detail information for a calling-card call, the calling card call using telecommunications services including telecommunications services other than connection of the calling-card call;

associating services rate information with telecommunications services used by the calling-card call, the services rate information including information relating to specific calling plans subscribed to by the cardholder relating to connection of the calling-card call and relating to the telecommunications services other than connection of the calling-card call;

determining a charges accruing rate for a funds account associated with the calling-card call based on the recorded call detail information and the specific calling plan information for the connection of the calling-card call and the telecommunications services other than connection of the calling-card call;

accruing charges for the funds account at the determined charges accruing rate during the calling-card call, the accrued charges including charges for the connection of the calling-card call and the telecommunications services other than connection of the calling-card call.

34. (Original) The method according to claim 33, wherein the step of determining a charges accruing rate and the step of accruing charges for funds account both occur in real time.

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35. (Original) The method according to claim 34, wherein the call detail information includes at least one of a user identification, a beginning time of the call, and a setup parameter of the call.

36. (Original) The method according to claim 34, wherein the services rate information includes information about a calling plan to which a caller of the calling-card call subscribes.

37. (Original) The method according to claim 34, wherein services rate information includes at least one of long distance toll rate information and cellular-type service air time rate information.

38. (Original) The method according to claim 34, wherein services rate information includes telecommunications service rates for Internet provider services.

39. (Original) The method according to claim 34, wherein the calling card is billed periodically.

40. (Original) The method according to claim 34, wherein the calling card is a prepaid calling card.

41. (Original) The method according to claim 40, wherein the calling card is a virtual calling card.

42. (Original) The method according to claim 40, wherein the funds account is an available funds associated with the prepaid calling-card call,

wherein the step of determining a charges accruing rate includes the step of determining a depletion rate for the available funds account associated with the prepaid calling card based on the received call detail information and the services rate information, and

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wherein the step of accruing charges includes the step of depleting the available funds account at the determined depletion rate during the calling-card call,

the method further comprising the step of validating the available funds account associated with the prepaid calling-card call before the step of receiving call information detail information for the prepaid calling-card call.

43. (Original) The method according to claim 42, further comprising the step of notifying a caller of the prepaid calling-card call when a funds balance in the available funds account is less than a predetermined funds threshold amount.

44. (Original) The method according to claim 43, wherein the step of notifying the caller includes the step of generating an audio message for the caller.

45. (Original) The method according to claim 43, wherein the step of notifying the caller includes the step of sending an email message to the caller.

46. (Original) The method according to claim 43, wherein the step of notifying the caller includes the step of sending a facsimile message to the caller.

47. (Original) The method according to claim 43, further comprising the step of increasing the funds balance in the available funds account by a credit card transaction.

48. (Original) The method according to claim 43, further comprising the step of increasing the funds balance in the available funds account by an automatic funds transfer to the available funds account.

49. (Currently Amended) A method performed by a first party, comprising the steps of:

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undertaking said a transaction a transaction, in association with a calling-card communication session with a second party, which transaction incurs a debt owed to said first party, exclusive of establishing said calling-card communication session; and

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communicating from a billing platform of said first party with a platform that maintains a record of a universal calling card account that was used to establish said calling-card communication session, to debit said calling card account in accordance with said debt.

50. (Previously Added) The method of claim 49 further comprising a step of receiving a request from said second party to accept said undertaking.

51. (Previously Added) The method of claim 50, where said request is made via said communication session,

52. (Withdraw)

53. (Withdraw)

54. (Withdraw)

55. (Withdraw)

56. (Withdraw)

57. (Previously Added) The method of claim 49 where said calling-card account is a pre-paid account.

58. (Previously Added) The method of claim 49 where said calling-card account is a pre-paid account that can be replenished.

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59. (Currently amended) The method of claim 49 where said calling-card account is ~~not~~ other than a pre-paid account.

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60. (Currently amended) The method of claim 79 49 where said billing platform and said platform that maintains a record of calling card account are remote from each other.

61. (Currently amended) The method of claim 79 49 where said billing platform contacts said platform that maintains a record of calling card account essentially concurrently with said undertaking of said transaction.

62. (Currently Amended) The method of claim 79 49 where said transaction is initiation of an Internet data service by said second party over said communication session and said amount represents charges for the Internet data service.

63. (Previously Added) The method of claim 62 where said transaction is any other service undertaken by said second party that provides said Internet data service.

64. (Previously Added) The method of claim 63 where said any other service comprises the provision of video or graphic objects.

65. (Previously Added) The method of claim 49 where said transaction is a service.

66. (Previously Added) The method of claim 49 where said transaction is a purchase.

67. (Previously Added) The method of claim 49 where said transaction is a telecommunication service over and above maintaining said calling-card communication session.

68. (Previously Added) A method performed by a first party, comprising the steps of:

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receiving, via a calling-card communication session, a request from a second party to undertake a transaction;

undertaking said transaction, which transaction incurs a debt owed to said first party, exclusive of establishing said calling-card communication session; and

communicating from a billing platform of said first party with a platform that maintains a record of a universal calling card account that was used to establish said calling-card communication session, to debit said calling card account in accordance with said debt.

69. (Previously Added) A method performed by a first party, to manage a calling-card account, comprising the steps of:

receiving a request to debit a calling-card account in order to establish a calling-card communication session for a second party,

receiving a request to pay a debt of said second party, incurred in course of said calling-card communication session, for a transaction that is other than establishment or maintenance of said calling-card communication session; and

taking action relative to said calling-card account.

70. (Previously Added) The method of claim 69 where said step of taking action comprises the step of debiting said calling-card account according to said debt.

71. (Previously Added) The method of claim 69 where said step of taking action comprises the step of subtracting from a pre-paid credit in said account.

72. (Previously Added) The method of claim 69 where said step of taking action comprises the step of adding to a balance-due amount associated with said account.

73. (Previously Added) The method of claim 69 where said debt is to a provider that is other than a carrier of said calling-card communication session.

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74. (Previously Added) The method of claim 73 where said request comes from said provider.

75. (Previously Added) The method of claim 69 where said debt is for a telecommunication service.

76. (Previously Added) The method of claim 69 where said debt for a transaction requested in course of said calling-card communication session.

77. (Previously Added) The method of claim 69 where said step of taking action includes a steps of
debiting said account in accord with said debt, and
making a payment to erase said debt.

78. (Previously Added) A method carried out by a holder of a calling-card account, comprising the steps of:
establishing a telecommunication connection with a first party by employing said calling-card account; and
agreeing for said first party to undertake a transaction that is other than establishing said telecommunication connection or maintaining said telecommunication connection, for which said first party is entitled to debit said calling-card account.

79. (Previously Added) The method of claim 78 where said transaction is for the benefit of said holder.

80. (Previously Added) The method of claim 78 where said transaction is a service.

81. (Previously Added) The method of claim 78 where said transaction is a purchase.

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82. (Previously Added) A method carried out by a holder of a calling-card account, comprising the steps of:

establishing a telecommunication connection with a first party by employing said calling-card account; and

authorizing said first party to undertake a transaction that is other than establishing said telecommunication connection or maintaining said telecommunication connection, and to debit said calling-card account for cost of said transaction.